

ALLIANCE FINANCIAL SERVICES, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 1127146	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$595	\$607	2.0%		
Loans	\$468	\$465	-0.7%		
Construction & development	\$46	\$46	0.7%		
Closed-end 1-4 family residential	\$48	\$44	-9.5%		
Home equity	\$25	\$22	-12.9%		
Credit card	\$0	\$0			
Other consumer	\$10	\$7	-22.9%		
Commercial & Industrial	\$109	\$96	-12.5%		
Commercial real estate	\$139	\$141	1.4%		
Unused commitments	\$88	\$94	6.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$38	\$45	16.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$41	\$40	-2.1%		
Cash & balances due	\$23	\$38	68.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$528	\$540	2.1%		
Deposits	\$509	\$523	2.7%		
Total other borrowings	\$17	\$13	-24.5%		
FHLB advances	\$10	\$5	-50.0%		
Equity					
Equity capital at quarter end	\$66	\$67	0.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.3%	10.5%	--		
Tier 1 risk based capital ratio	12.1%	12.6%	--		
Total risk based capital ratio	13.3%	13.9%	--		
Return on equity ¹	-6.1%	6.7%	--		
Return on assets ¹	-0.7%	0.7%	--		
Net interest margin ¹	4.6%	4.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	52.3%	53.9%	--		
Loss provision to net charge-offs (qtr)	70.7%	21.0%	--		
Net charge-offs to average loans and leases ¹	2.2%	3.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	15.6%	10.0%	1.0%	0.1%	--
Closed-end 1-4 family residential	6.0%	7.3%	3.5%	2.0%	--
Home equity	1.9%	1.5%	0.9%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.6%	0.2%	0.0%	0.2%	--
Commercial & Industrial	4.2%	0.8%	0.0%	0.8%	--
Commercial real estate	7.7%	9.0%	0.3%	1.3%	--
Total loans	6.1%	4.7%	0.6%	0.8%	--